

United States Bankruptcy Court  
Northern District of California

In re:  
Edgar Manansala  
Bernarmida Manansala  
Debtors

Case No. 10-44748-RLE  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0971-4

User: cfan  
Form ID: pdfntcal

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Jul 23, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2014.

db/jdb aty +Edgar Manansala, Bernarmida Manansala, 34200 Red Cedar Court, Union City, CA 94587-8025  
+Steven M. Lawrence, Alvarado and Associates, LLP, 1 Mac Arthur Place #210, Santa Ana, CA 92707-5998  
smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879, SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279)  
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463  
cr +Chase Home Finance, LLC, Alvarado & Associates, 1 Mac Arthur Place, Suite 210, Santa Ana, CA 92707-5998  
cr +JPMORGAN CHASE BANK, N.A., 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
cr ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 19001 S. Western Avenue, Torrance, CA 90509)  
10878777 +American Express, C/O Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd. 3rd Fl, San Diego, CA 92123-4363  
11253409 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
10878778 Chase, PO Box 78420, Phoenix, AZ 85062-8420  
10980658 Chase Home Finance, LLC, Dept. G7-PP, P.O. Box 182106, Columbus, OH 43218-2106  
10878780 +Leilani Aragon, 16201 Hesperian Blvd Apt 127, San Lorenzo, CA 94580-3134  
10878781 +Patelco Credit Union, P.O. Box 2227, Merced, CA 95344-0227  
10878782 +Regency Credit LLC, C/O JPMorgan Chase, 1403 W. 10th Place, Suite B-110, Tempe, AZ 85281-5257  
10878784 +Washington Hospital, 2000 Mowry Avenue, Fremont, CA 94538-1746

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: itcdbg@edd.ca.gov Jul 24 2014 01:34:34 CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg E-mail/Text: BKBNCNotices@ftb.ca.gov Jul 24 2014 01:35:05 CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
cr E-mail/PDF: rmscedi@recoverycorp.com Jul 24 2014 01:38:36 GE Money Bank, Attn: Ramesh Singh, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
11015396 E-mail/Text: ebnbankruptcy@ahm.honda.com Jul 24 2014 01:34:42 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088  
10878776 E-mail/Text: ebnbankruptcy@ahm.honda.com Jul 24 2014 01:34:42 America Honda Finance Corporation, P.O. Box 60001, City of Industry, CA 91716-0001  
12222810 E-mail/Text: ECF@SHERMETA.COM Jul 24 2014 01:34:43 JPMorgan Chase Bank, N.A., c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908  
TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10878779\* Chase, PO Box 78420, Phoenix, AZ 85062-8420  
10878783\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, 500 Red Brook Blvd, Owings Mills, MD 2111)  
10997971\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 3200 West Ray Road, Chandler, AZ 85226)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2014 at the address(es) listed below:

Martha G. Bronitsky 13trustee@oak13.com  
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov, ltroxas@hotmail.com  
Robert C. Borris, Jr. on behalf of Joint Debtor Bernarmida Manansala RBorrisjr@aol.com  
Robert C. Borris, Jr. on behalf of Debtor Edgar Manansala RBorrisjr@aol.com  
TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
for the  
NORTHERN DISTRICT OF CALIFORNIA

In Re

Edgar Manansala  
Bernarmida Manansala

Debtors(s)

Chapter 13 Case No: 10-44748-RLE13

DEBTOR'S CERTIFICATION IN  
SUPPORT OF DISCHARGE AND  
NOTICE OF OPPORTUNITY FOR  
HEARING

I, Edgar Manansala and Bernarmida Manansala, certify (mark one choice for each numbered section):

1. ☒ I HAVE completed an instructional course concerning personal financial management described in 11 U.S.C. §111 and have filed a Certification of Completion of Instructional Course Concerning Financial Management.

☐ I HAVE NOT completed an instructional course concerning personal financial management.

2. ☐ I HAVE paid all domestic support obligations as that term is defined in 11 U.S.C. §101(14A) that have become due on or before the date of this certification (including amounts due before the petition was filed, but only to the extent provided for by the plan) under any order of a court or administrative agency or under any statute.

☒ I HAVE NOT been required to pay a domestic support obligation as that term is defined in 11 U.S.C. §101(14A) by any order of a court or administrative agency or by any statute.

☐ I AM NOT CURRENT on domestic support obligation as that term is defined in 11 U.S.C. §101(14A) by any order of a court or administrative agency or by any statute. I understand that I am NOT ELIGIBLE for discharge and am liable on this obligation.

3. ☐ I DID claim exemptions in excess of the adjusted amount set forth in 11 U.S.C §522(q)(1). All creditors and other interested parties requesting special notice in this case have or are being served by the court with a statement as to whether there is pending a proceeding in which I may be found guilty of a felony of a kind described in §522(q)(1)(A) or found liable for a debt of the kind described in §522(q)(1)(B)

☒ I DID NOT claim an exemptions in excess of the adjusted amount set forth in 11 U.S.C §522(q)(1), therefore 11 U.S.C §1328(h) is inapplicable.

4. ☒ I HAVE NOT received a discharge in a Chapter 7, 11, or 12 bankruptcy case filed within four (4) years prior to filing this Chapter 13 case and I HAVE NOT received a discharge in another Chapter 13 bankruptcy case filed within (2) years prior to filing this Chapter 13 case.

**Declaration Under Penalty of Perjury**

I declare under penalty of perjury that the foregoing is true and correct.

Date:

July 16, 2014

Debtor:

Debtor:

1 **NOTICE TO ALL PARTIES IN INTEREST**

2 **Notice is hereby given** that B.L.R. 9014-1 of the United States Bankruptcy Court for the  
3 Northern District of California, prescribes the procedures to be followed and that any objection  
4 to the requested relief, or a request for a hearing on the matter, in either case, grounded only on  
5 any material inaccuracy in the above certification, must be filed and served upon the initiating  
6 party within 21 days of mailing of the notice. A request for a hearing must be accompanied by  
7 any declarations or memorandum of law the requesting party wishes to present in support of its  
8 position. If there is no timely objection to the requested relief or a request for a hearing, the  
9 Court may enter an order granting the relief by default; and the initiating party will give at least  
10 7 days written notice of the hearing to the objecting or requesting party, and to any trustee, in  
11 the event an objection or request for hearing is timely made.

12 Date:

July 16, 2014

Debtor:

Debtor:

Marino